

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHELLE B MOSS

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Case No.: 09-42277

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2009.
- 2) This case was confirmed on 01/21/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/13/2012.
- 6) Number of months from filing to the last payment: 27
- 7) Number of months case was pending: 32
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,095.00
- 10) Amount of unsecured claims discharged without payment \$ 54,082.80
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,827.68
Less amount refunded to debtor	\$ 427.68
NET RECEIPTS	\$ 5,400.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 320.66
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 320.66

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Int. <u>Paid</u>
TOYOTA MOTOR CREDIT	SECURED	10,425.00	24,882.58	.00	.00	.00
TOYOTA MOTOR CREDIT	UNSECURED	15,394.00	NA	NA	.00	.00
AT&T	UNSECURED	90.88	NA	NA	.00	.00
CASHCALL INC	UNSECURED	1,975.00	2,197.09	2,197.09	597.56	.00
CHASE	UNSECURED	832.58	NA	NA	.00	.00
DELL FINANCIAL	UNSECURED	2,292.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	210.00	218.67	218.67	58.99	.00
COMMONWEALTH EDISON	UNSECURED	152.92	NA	NA	.00	.00
CREDIT UNION 1	UNSECURED	3,365.00	3,650.20	3,650.20	992.78	.00
FIRST BANK & TRUST	UNSECURED	9,142.57	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	644.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	341.00	437.79	437.79	120.40	.00
PREMIER BANK CARD	UNSECURED	384.00	387.62	387.62	104.57	.00
ILLINOIS COLLECTION	UNSECURED	97.00	NA	NA	.00	.00
K JORDAN	UNSECURED	350.06	NA	NA	.00	.00
MASSEYS	UNSECURED	106.89	NA	NA	.00	.00
MEDCLR	UNSECURED	82.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	685.00	857.73	857.73	233.29	.00
MY CASH NOW	UNSECURED	574.48	NA	NA	.00	.00
NCO FINANCIAL	UNSECURED	123.89	NA	NA	.00	.00
ONE IRON VENTURES IN	UNSECURED	1,300.00	NA	NA	.00	.00
NATIONAL QUICK CASH	UNSECURED	953.32	NA	NA	.00	.00
SALLIE MAE EDUCATION	UNSECURED	4,230.00	4,336.21	4,336.21	1,179.36	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SGQ PROCESSING	UNSECURED	390.00	NA	NA	.00	.00
SIR FINANCE	UNSECURED	1,245.00	1,258.00	1,258.00	342.15	.00
UNIVERSITY OF CHICAG	UNSECURED	298.15	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	7,662.00	NA	NA	.00	.00
ANNA DAVIS	OTHER	.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	NA	2,548.12	2,548.12	693.04	.00
FIRST CASH ADVANCE	UNSECURED	NA	693.57	693.57	188.64	.00
COUNTRY DOOR	UNSECURED	NA	319.68	319.68	86.24	.00
GINNYS	UNSECURED	NA	401.49	401.49	109.92	.00
CREDIT UNION 1	UNSECURED	NA	1,369.23	1,369.23	372.40	.00
JEFFERSON CAPITAL SY	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	<u>.00</u>	<u>.00</u>	<u>.00</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	<u>.00</u>	<u>.00</u>	<u>.00</u>
GENERAL UNSECURED PAYMENTS:	18,675.40	5,079.34	.00

Disbursements:

Expenses of Administration	\$ 320.66
Disbursements to Creditors	\$ 5,079.34

TOTAL DISBURSEMENTS: \$ 5,400.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.